

Information to identify the case:

Debtor 1:	Richard Halley	Social Security number or ITIN: xxx-xx-9038
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: _____
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 3/19/18
Case number:	18-15323-CMG	Date case converted to chapter: 7 3/6/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Richard Halley	
2. All other names used in the last 8 years		
3. Address	662 Wilbur Avenue Phillipsburg, NJ 08865	
4. Debtor's attorney	Tomas Espinosa Tomas Espinosa, ESQ 8324 Kennedy Boulevard North Bergen, NJ 07047	Contact phone 201-223-1803
5. Bankruptcy trustee	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/8/19
7. Meeting of creditors	March 25, 2019 at 02:30 PM	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/24/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New JerseyIn re:
Richard Halley
DebtorCase No. 18-15323-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 28

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db #+Richard Halley, 662 Wilbur Avenue, Phillipsburg, NJ 08865-3364
 517395709 +B&B Funding, LLC, 1055 Parsippany Blvd., Suite 200, Parsippany, NJ 07054-1272
 517528300 +DEUTSCHE BANK NATIONAL TRUST COMPANY, NATIONSTAR MORTGAGE, LLC D/B/A MR.COOPER,
 ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9096
 517547685 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Attn: Cashiering Department,
 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409-6493
 517395710 DiTech, P.O. Box 7169, Pasadena, CA 91109-7169
 517894949 +Glia Group LLC, 1662 East 24 St., Brooklyn, NY 11229-2402
 517395713 +Mary Ann Baurkot, 1211 Park Avenue, Phillipsburg, NJ 08865-4431
 517395714 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 517395715 Ocwen Loan Servicing, LLC, P.O. BOX 24738, West Palm Beach, FL 33416-4738
 517548900 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., POB 24605,
 West Palm Beach, FL 33416-4605
 517395716 +Rushmore Loan Management Service, P.O. Box 52708, Irvine, CA 92619-2708
 517548899 +Rushmore Loan Management Services, POB 55004, Irvine, CA 92619-5004
 517410763 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, P.O. Box 245, Trenton, NJ 08645-0245)
 517395717 +Selene Finance, LP, 9990 Richmond Avenue, Suite 40, Houston, TX 77042-4559
 517395718 +State of New Jersey, Division of Taxation, Revenue Processing Center, P.O. Box 111,
 Trenton, NJ 08645-0111
 517809214 +U.S. Bank Trust, N.A., Caliber Home Loans, Inc., 13801 Wireless Way,
 Oklahoma City, OK 73134-2500
 517809215 +U.S. Bank Trust, N.A., Caliber Home Loans, Inc., 13801 Wireless Way,
 Oklahoma City, OK 73134, U.S. Bank Trust, N.A., Caliber Home Loans, Inc. 73134-2500
 517547395 +US Bank, NA as Legal Title Trustee for, Truman 2016 SC6 Title Trust,
 c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: te@lawespinosa.com Mar 09 2019 00:38:37 Tomas Espinosa, Tomas Espinosa, ESQ,

8324 Kennedy Boulevard, North Bergen, NJ 07047

tr +EDI: QTJORR.COM Mar 09 2019 05:13:00 Thomas Orr, Law Office of Thomas J. Orr,

321 High Street, Burlington, NJ 08016-4411

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235517411808 EDI: IRS.COM Mar 09 2019 05:13:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346517550176 E-mail/Text: bankruptcynotice@franklincredit.com Mar 09 2019 00:39:19
 Deutsche Bank National Trust Company, as certifica, c/o Franklin Credit Management Corp.,
 P.O. Box 5147, Carol Stream, IL 60197-5147517466440 E-mail/Text: bankruptcynotice.bnc@ditech.com Mar 09 2019 00:39:26
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154517395711 E-mail/Text: bankruptcynotice@franklincredit.com Mar 09 2019 00:39:19
 Franklin Credit Management Corp., P.O. Box 2301, Jersey City, NJ 07303

517557994 +E-mail/Text: bkteam@selenefinance.com Mar 09 2019 00:39:06 MTGLQ Investors, L.P.,

c/o Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546

517541620 +EDI: AIS.COM Mar 09 2019 05:13:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517806788* IRS, POB 7346, Philadelphia, PA 19101-7346

517395712* Internal Revenue Service, P.O. Box 744, Springfield, NJ 07081

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 28

Date Rcvd: Mar 08, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FREMONT HOME LOAN TRUST 2005-1,ASSET-BACKED CERTIFICATES, SERIES 2005-1 ajennings@rasflaw.com
Brian E Caine on behalf of Creditor Bosco Credit II, LLC bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Craig Scott Keiser on behalf of Creditor PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE craig.keiser@phelanhallinan.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Emmanuel J. Argentieri on behalf of Creditor US Bank, NA as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com
Jeffrey M. Sponder on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov, jeffrey.m.sponder@usdoj.gov
Kevin M. Buttery on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyefile@rasflaw.com
Laura M. Egerman on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor MTGLQ INVESTORS, L.P. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Nicholas V. Rogers on behalf of Creditor PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmllawgroup.com
Robert P. Saltzman on behalf of Creditor MTGLQ Investors, LP dnj@pbslaw.org
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
Tomas Espinosa on behalf of Debtor Richard Halley te@lawespinosa.com, attespinosalawfirm@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17